

THE
FINANCIAL & STEWARDSHIP

ASSOCIATION FINANCE

BLANCHE GEARY

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By

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NATIONAL BOARD
OF THE YOUNG WOMENS CHRISTIAN ASSOCIATIONS
OF THE UNITED STATES OF AMERICA

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INTRODUCTION

The fact that locally Young Women's Christian Association workers have the spending of four and a half to five millions of dollars annually indicates something of the weight of the solemn obligation which is upon those who control this expenditure to qualify for the responsibility and to take it seriously to heart. Efficiency is the watchword of the day in the business world—can it be less so in the affairs of our Master's Kingdom?

The National Board gathers information, tests its value, publishes it (at great cost), and organizes conferences where all may learn as soon as possible how best to obtain and to spend every cent. Time is short; the needs are so great—girls everywhere, by the thousands, are still untouched by the Association or any similar influence; there are still volunteer and employed workers who do not study the publications and never attend a conference; there are still (to be quite frank) Associations whose results are quite inadequate and who make little or no effort to learn the ways of doing better.

Wise indeed is the Association which sees to it that every Board and Committee member and every employed and trained worker, as a matter of course, **familiarizes** herself with the National Board's leaflets **as they come out**. How many are on the Publication Department's list of those to whom all pamphlets and leaflets are to be "sent as soon as issued"? Have we the right in good conscience to presume to spend four and a half millions of other people's money unless we deliberately learn how best to do it?

Finance ideals of the future demand for their elucidation a choice, once for all, between two objectives: to be self-supporting or to meet the girls' need. The scope of the Association field is unalterably outlined in the name of the organization, the Young Women's Christian Association—"A Christian Association of all young women." Each young woman throughout the length and breadth of our land

*Although this leaflet is written from the point of view of the city Association, many sections of it are of general interest.

should have at her service (along our fourfold lines) the strength and wisdom, the help and the shepherding inspiration of our mighty organization whose very *raison d'être* is **her need.**

If we may assume, as some believe we may, that Association responsibility equals the girl's need, we must sweep aside as a dangerous policy a declaration of self-support or near self-support as our objective. The girl's need, and not her ability to pay, should be the determining factor in the development of work for her benefit. Fees are prohibitive or not, according to local conditions; often those young women most needing Association influence and opportunities are the least able to pay fees of any kind. The girl who is deficient in wage-earning capacity, who carries home burdens, the girl who earns more but has to spend it on dress to keep her job, the girl who would not dream of spending money on education or self-improvement until the Association had put in some good work—these are some of the young women who, if self-support and not the girl's need is to be our objective, are to be cut off from the help for mind, body and soul offered by the Association. Let us be self-supporting **if we can**, but let us cover our field from corner to corner in a genuine and comprehensive effort to meet the girl's need **first** and ideals of self-support **last.**

No college is self-supporting and yet its students are not thereby pauperized nor is the college under reproach. The Association is a college for working women, and the public expects to contribute to its support—we have not the right, nor are we called upon to deprive it of the privilege, of sharing in such work among a large section of the population.

We must not commercialize our organization. In some places, classes are not organized because the fees obtainable will not pay the expenses thereof. In one case, an employment bureau for which there was an enormous field in that particular city, was closed because it was not self-supporting. In another case, the lunchroom although steadily winning its way, was about to be shut down because it was not yet self-supporting. It is a fact that in another Association the extension work was shut down because of its drain on the resources. Over and over again the chairman of the Finance Committee is convinced that her chief

province is not to build up the contributors' list but to see to it that a contributors' list is not required, quite regardless of the fact that the Association is something very much more than a "5 per cent and philanthropy" undertaking, a commercial business college or hotel for women.

Granted, then, that the ideal of the future demands that the public share in the fourfold awakening of young women, we are face to face with the splendid and inspiring task of building up an adequate contributing constituency, based on a thorough understanding of the purpose and methods of Association work, and supported and strengthened with patience by that close touch with results which so delights and encourages weak humanity. To do this we should show more clearly that it is our purpose among other things:

To offer the Association to the Church for the development of its institutional activities.

To bring Association fourfold activities to girls *en masse*, or to bring girls *en masse* to the activities.

To pioneer and supplement, **not to duplicate**.

A definite statement of policy on these three points will help greatly to guide the minds of substantial givers along the right channels.

For the more secure upbuilding of the contributors' list the Association of the future, and near present too, will, it is hoped, devote special attention to publicity. (See Pamphlet on Publicity published by the National Board.) Each budget should contain an allowance for publicity purposes—advertisement in one form or other. Publicity should be pushed in every conceivable, legitimate way; not to parade town with donkey-cart posters, for example, but to make known broadcast in dignified ways the appeal of good work, good results, efficient teachers and officers.

Nothing opens a stout check book quicker than the appeal of crowded quarters. Good publicity shows off the building when it is full to relays of the right men and women, until the whole town knows that an active work is being carried on under great disadvantages by women who can "do things" if they are but given half a chance. Publicity will make warm and abiding friends with each newspaper in town and know each reporter by name. Publicity will keep each person who has ever given a cent to the Association fully informed of the progress of its work in an entertaining, up-

to-date fashion. Publicity is the best friend of the Association, as of the business man, at the right time and in the right place.

May we not also venture to express once more the conviction that members of the Finance Committee are nothing less than so many channels for God's providence? It would seem sometimes as though this awe-inspiring thought is lost sight of and that a clearer realization of it would make finance work a universally appreciated privilege.

Would not finance work be easier, too, and our mental attitude more in line with truth, if we refrained from too frequent expressions of **personal gratitude**? The Finance Committee member, while trying to measure up to her responsibility in working out God's purposes, is working for the Association as a whole and not for her own individual result; through her, therefore, the Association as a whole expresses its gratitude for help received and rejoices that the giver had a chance to make a cheerful gift to the Lord's work.

If there is one side of the Association work more absolutely dependent on **prayer** than another it is finance work in all its phases. Prayer alone accomplishes the seemingly impossible, prayer alone opens the way; the worker who realizes her absolute inability apart from God, has the wisdom and the might of the heavenly host at her service. The Lord of Creation Himself promises help to those who ask. We believe his gracious promises or we do not, and one of the tests of our practical belief in His word is the amount of finance work actually springing from prayer. How much are our finance efforts prompted by that prayer which is the expression of our complete subjugation to the Divine Will and the adoption of God's purpose for ourselves, our work and the world? Finance work without prayer is begging for our own ends; resulting from prayer, it is the seeking of God's own for his own use.

THE FINANCE COMMITTEE

The **purpose** for the existence of this committee is "to insure the financial support of the program of work adopted by the Board." (Suggested City Constitution, Committees and Departments, Clause—Finance.)

The ideal Finance Committee of the future, it seems to me, will be the servant of the Board, and through the Board, of all committees. It will have the royal privilege of making possible that which the Board, with its knowledge of the needs of the whole city, determines to be the wisest course to pursue. It is the province of the Board to define the work it wishes to do and that of the Finance Committee on its own initiative and with the help of the Board and all good friends to provide the necessary sinews of war.

It is safe to assert, however, that there are many Finance Committees which are not yet in the ideal position which enables them to give freedom to Board, committees and staff to concentrate on the work outlined in the budget. They are not yet well enough versed in the needs of girls nor in the function of the Association to present it as a body of experts willing to act as the deputies of subscribers and donors in the difficult task of meeting, winning and training girls in order that they may attain the goal of maximum efficiency.

Our Finance Committee can still learn something, for instance, of the art of convincing the public that, though champing at the bit, we yet step cautiously; though bearing responsibility, we also own large experience; though handling millions, we count cents; though loving girls in general, we are not sentimentalists in particular; though the Association encourages godliness it is not goody-goody; and though locally we are an organization, nationally we may be said to be a movement.

Of how many a local Finance Committee can it be said that it is the girls' best friend-finder and keeper? Of how many Associations can we say that the Finance Committee is a wise counselor to the Board, safeguarding it from the family mistakes of the past and the bad examples of kindred in the present? Of how many members of local Finance Committees can it be said that they knowingly rejoice in the great privilege of a lifetime rather than in the condescension of a few months of service?

This committee, the most important of all, may well be concerned to procure the speedy, though gradual, weeding out of unfit members of its body, and the appointment only of persons who are able to realize the solemn obligations of a Finance Committee member.

I. Organization of Finance Committee

"Standing committees shall be appointed to serve for one year, and their chairmen shall be members of the Board of Directors. The President, in consultation with the chairman, may at any time make such changes in the personnel of a committee as may be required. Special committees may be appointed by the President, as may be required, and as the Board may authorize." (Suggested City Constitution.)

1. Membership.

a. Number.

In order that the committee may be the better able to cope with its task, it seems wise to suggest that it shall consist of seven, nine or eleven members according to the size of the city and its financial needs.

b. Essential qualifications for service.

Some of the really essential qualifications for service on this committee are faith in God, which insures an optimistic spirit and the power with which to meet and to overcome difficulties as they arise; love of girls resulting from knowledge, not hearsay; and conviction as to the value of Association work. Upon this foundation depend the power and the value of the committee's work.

It should go without saying that each member of this most important committee should have not only the ability but the will to work, for the possession of all the foregoing qualifications, together with many others, will avail the committee nothing unless its members can and will work. Time and freedom are needed for finance work and the individual who is unable to leave her family, unwilling to reduce her social engagements, unequal to the steady effort demanded of her, is as a square peg in a round hole on this committee.

With a view to enlarging their general knowledge of Association work and their appreciation of the desires of the various departments, it is desirable that Finance Committee members serve on other committees in rotation during a period of years.

c. **Representation required.**

Each one of the number elected should represent a distinct element in town, as, sooner or later, an approach will have to be made to each one of the different interests, such, for instance, as the business, social, religious and educational circles.

d. **The Chairman.**

The chairman should, in addition, bring to the committee certain qualities of leadership equally indispensable to success. Four characteristics, at least, she should possess: contagious enthusiasm, staying qualities, local influence and executive ability. With these gifts of leadership she will carry this most important committee successfully through the mazes of its difficult pathway.

e. **"The President** shall be ex officio a member of all committees of the Board and of the Association."

f. **"The Treasurer** shall be a member of the Finance Committee."

g. **"The General Secretary** shall be ex officio a member of all committees and of the Board."

(Suggested City Constitution.)

2. **Relation to the Board.**

The relation of the Finance Committee to the Board is that of wise adviser and loyal supporter. Upon the Board rests the responsibility for determining Association policy and the extent of its work; upon the Finance Committee rests the responsibility of providing the budget difference once that figure has been determined by the Board.

The Finance Committee, as a wise counselor, endeavors together with all other committees to safeguard the Association against the mistakes of the past.

It subordinates itself to the Board and exists only to make possible the work the Board has outlined for itself.

In the last analysis the Board controls all committee work, including, therefore, that of the Finance Committee.

Upon the Board, and not upon the Finance Committee, rests the responsibility of determining Association policy.

The Finance Committee advises with the Board as to the possibility of meeting the demands indicated by the work projected. The power of veto rests only with the Board.

3. Province.

The province of the Finance Committee is outlined as soon as the budget is accepted by the Board, and it is found in the "budget difference"—the amount required to make both ends meet. This item is sometimes, though enormously and unwisely, called the budget deficit. The Finance Committee is truly a "ways and means committee," for it exists only to find the ways and means of making possible that which the Board wants to accomplish and which it expresses in dollars and cents as the "balance to be raised."

4. Individual or sub-committee responsibilities.

Having in mind the varied interests, duties and responsibilities of the Finance Committee, it is suggested that individual responsibility for initiative be assigned along certain lines.

In the case of large Associations and a huge work, it would be well to appoint sub-committees of the Finance Committee to care for these definite responsibilities; otherwise, one committee member should be asked to take hold of one of these:

- a. Organizing and supervising the cultivation file.
- b. Arranging for meetings of different kinds.
- c. Interesting the membership in the finances of the Association.
- d. Upbuilding the endowment fund.
- e. Organizing and nursing the subscribers' file.

5. Committee meetings.

"Each committee shall have a regular time for meeting, except the executive committee, which shall meet at the call of the President. Notice of meetings shall be given by the secretary of the committee, who shall also keep the minutes of the meetings. A monthly report and recommendations, if any, shall be presented in writing to the Board of Directors for action and filing. Such

recommendations shall be adopted by the Board before the committee proceeds with the action recommended.”
(Suggested City Constitution.)

6. Attendance.

“Absence by a committee member from four regular meetings in succession without sufficient excuse may after due notification be considered equal to resignation and the President is at liberty to select a suitable member to fill such vacancy.”

(Suggested City Constitution.)

7. The Treasurer.

“The Treasurer shall have charge of the funds of the Association and shall secure the deposit of the same in the name of the Association in a bank designated by the Board. She shall present to the Board at each regular meeting a statement of receipts, expenditures and bills outstanding, and at the annual meeting a general report covering the receipts and expenditures of the year. She shall pay the bills of the Association by check upon certification of the account by the chairman of the appropriate committee and by the chairman of the Finance Committee or the President of the Association. The treasurer and the Finance Committee shall be responsible for the adoption of approved methods of keeping Association accounts. At the close of the fiscal year the treasurer shall see that the books are examined and approved by the auditor appointed by the Board of Directors, and that his certified financial statement is presented to the annual meeting. The treasurer shall be a member of the Finance Committee.”

(Suggested City Constitution.)

8. The Budget.

“The Finance Committee shall submit annually to the Board of Directors not later than its first meeting of the year a budget of estimated receipts and expenditures, based upon budgets drawn up by the committees of departments. After its adoption by the Board, the Finance Committee shall see that the budget is adhered to by all

departments and committees, unless through subsequent action the Board permits increase in expenditure. The Finance Committee shall further devise and put into execution plans for raising the necessary funds for current expenses, and shall audit all bills before payment."

(Suggested City Constitution.)

II. Duties of the Finance Committee

1. To familiarize itself with the policy and with the minutes of the Finance Committee up to date.
2. To define its own policy, discuss it with the Board, and, when in thorough agreement, spread it on the minutes of the Finance Committee.
3. To safeguard budget limitations. It behooves the Finance Committee to keep watch over departmental expenditure in order that it shall not exceed budget allowances, and to call the attention of a department if it seems likely that this may happen.
4. To devise, initiate and execute plans for raising needed funds. It should be clearly understood that in this work the Finance Committee acts as leader. All other Board and Committee members, officers and friends co-operate to the best of their ability under this leadership.
5. To keep the Board informed as to the real financial situation. There should be the utmost frankness between the Finance Committee and the Board. The worse the situation, the more the Board should understand it. The better the situation, the more it should be enabled to rejoice over it.
6. To perfect business methods in accounting:
 - a. To organize the bookkeeping on up-to-date lines, in harmony, if not identical, with the National Board plan.
 - b. To keep such records as may best enable the Association to discover all dissatisfied and critical people. The service it can render the Association by encouraging reports as to such persons and planning for treatment and cure is inestimable. A cured critic can become a real co-worker.

III. General Methods of the Finance Committee

1. **Card index of "could-be-subscribers"** for use in building up a financial constituency.

a. **The procedure for securing names** includes the most careful selection from the business directory and from the social register; from the subscription lists of other organizations, from club membership lists, and in very large cities by the purchase of selected lists of names from some recognized agency.

A copy of the card index of contributors to the Building Fund should be the most treasured possession of the Finance Committee, for each contributor to the Building Fund may reasonably be looked upon as a most interested subscriber as soon as the campaign pledges have been paid in. This, however, depends entirely upon the cleverness with which the Finance Committee keeps in touch with the contributor from the moment the pledge to the Building Fund has been made.

Too much emphasis cannot be placed on the importance of inventing ways of keeping in touch with such persons—with all of them, whether large or small donors. They must be invited to see the work in progress, to see the new building, to hear of new work, of past results; their interest must not only be kept alive—it must be nourished and strengthened.

b. **Classification of names.**

It is exceedingly useful to classify names following the lines of the chief interests of the city, whether business or otherwise.

Business—

Lumber, grain, clothing, etc., etc. Bankers, brokers, real estate, etc., etc.

Professional—

Legal, medical, etc., etc.

Such a classification as this is also useful in case some one person can be found who has a personal approach to many in one line of business. It frequently prospers the work of the Finance Committee if it can be said

that others in the same business or profession as the person being interviewed are so well satisfied of the merits of Association work that they readily contribute.

Social. This list, besides the names of many to whom the Association would be of general interest, should include the names of certain groups likely to have a special interest if it can once be awakened. There are many only daughters whose interest might most reasonably be aroused in "the other girl"; there always will be many unmarried women whose joy it is to play guardian angel to all good work, and there are many bachelors who, if rightly approached, can be interested in the crowd if not in the individual.

- c. **Suggested use of this file** includes a quarterly or half-yearly letter about results of good work done, plans for new developments, an approaching event, an invitation to the Association to see what is going on, and a few words about work being done in other cities.

These letters should, if possible, be written and signed by the person having the most influence with the individual addressed. If this personal element cannot be introduced, send the letter in the name of the chairman of the Finance Committee (who is presumably a woman having considerable local influence).

The use made of this file should be considered of the utmost importance; great care and pains are required in order that one by one these names may be turned into the subscribers' file. The effort must be systematic and persistent without possibility of overlapping. Clever work with this file will, year by year, reduce the need for the annual finance campaign, until it is finally wiped out, if the ideal ever materializes.

- d. **File cards** such as are indicated below will prove very useful.

Whatever the form of card used it should offer at least the following information:

Name, given name, Mr., Mrs., Miss Address ..
Interest (commerce, profession, etc.).

Church connection.

Name suggested by

Name taken from (book or list).

Individual's supposed or known chief interests (foreign missions, baseball, commerce, etc.).

Suggested Association appeal—religious work, physical department, educational department.

Name of individual whose approach would be most likely to be successful.

Person to whom this name is assigned.

It is also most desirable that the card should hold a record of the date on which a call was made or a letter was mailed and by whom, and a record of the literature presented, in order that the same may not be sent twice over, which is always a sign of wasteful extravagance and lack of system.

2. Card Index of Actual Subscribers.

a. Importance of systematic attention to subscribers' files.

This is the most precious treasure the Finance Committee possesses and should be treated accordingly. It should be easy to say of the Association friend, "once a subscriber, always a subscriber." How much depends on this care is obvious when we realize that a lost subscriber is almost sure to be a live critic. The remissness of the Finance Committee can swell the ranks of the critics more rapidly, perhaps, than that of any other committee.

In the business world, as in the social world, he who would succeed deliberately studies the art of making and **keeping** friends, and it can truly be said that the Association, for the Kingdom's sake, can do no less.

b. Obligations to subscriber.

Subscribers are undoubtedly under obligation to the Association in that through it they are enabled to do the good they would do, but are not qualified to do in person; on the other hand, the Association is under

deep obligation for the confidence exhibited and the opportunity made available by the subscriber. For this, and for many other reasons, the courtesies of the social world and the common sense of the business world should prevail. Courteous and ample recognition should be given for each gift, and dividends should be provided in the shape of news and views of what is being done by means of the subscriber's investment in the work. He is as keenly interested in the progress of the Kingdom as we are, and, as he is human, results are good to see and encourage to greater effort.

- (1) A semi-annual, if not quarterly, word by way of reporting progress should be sent.
- (2) In October or November, a short letter should be sent indicating the committee's hope that an important place may still be given to the Association in the subscriber's budget for the coming year, together with some indication of what it is hoped to accomplish, and a special word of new work projected.
- (3) All subscribers should receive a warm invitation, with the formal card, to the Annual Meeting.
- (4) At the proper time, after its presentation to the Annual Meeting, the subscribers should receive a copy of the Annual Report, containing the statement of accounts.
- (5) As far as possible, subscriptions should become due in January or February. The Finance Committee benefits greatly from the freedom which comes with the knowledge that the money needed is on hand. It can then devote itself more fully to strengthening the tie that binds the subscriber to the Association and to discovering new contributors.
- (6) The moment a person on the "could-be" list contributes a subscription, the card is removed from the "could-be" file and placed in the subscriber's file. From this time on the card should tell of every communication made and its date, and the date and amount of every subscription paid. The card should tell the story of the growing interest

of the individual and indeed of the family, for oftentimes a daughter subscribes because her mother did, and the Association comes to be recognized as the family's chief philanthropic obligation.

- (7) The subscribers' annual "At Home Day" should be one of the great features of the year. Everyone who has ever subscribed should receive an invitation to meet the Board and Committees, to hear some excellent speaker at the Association building, and to see as much as possible of the work being done.

3. **Drawing Room Meetings.** The small group meeting **when carefully planned** can be of the greatest service.

- a. The Finance Committee will do well to prepare an outline of a year's work in this direction—so many in the spring, so many in the fall. If only two during each season they will thus loom large and be given more than casual preparation.
- b. Each meeting should be planned so that the work can be presented to those who are not well acquainted with, or who know nothing about, the Association.
- c. The hostess should seek to bring together some fifteen or twenty of her personal friends, invited because of the likelihood of their being interested and because of their ability to contribute if they so desire.
- d. If possible, the hostess should preside; if not, some person who can speak enthusiastically of the Association and has winning qualities.
- e. There should be **two good speakers**. One should present as thoroughly as possible one great outstanding need (which the Association is organized to meet) with as little mention as possible of machinery and organization. The topic and the audience must suit each other. If the guests are more likely to be moved by any one type of work than another, that is the one to present. Present the type of work most likely to interest the majority of the guests the hostess proposes to invite—industrial, immigrant, physical or otherwise.

The second speaker should be able to move her hear-

ers to a new sense of responsibility for sharing in the work of the great woman's movement today, and to create in them a real desire to contribute as far as may be possible.

The best speakers are those who refrain from directly asking for financial support and yet because of whose presentation of the opportunity help is generously forthcoming on the listener's initiative, and that for the Young Women's Christian Association.

- f. The meeting should close with prayer, and the high and holy purposes of the whole effort made plain beyond a doubt.
4. **Dinners**—for the introduction of the Association to new friends.
- a. For a group of business men at a stated charge.
To be at the invitation of a very prominent business man who would preside.
Two good speakers: first, an Association person; secondly, a business man well acquainted with the work.
The dinner might be followed by a trip around the building and a glimpse of classes in session.
 - b. For trustees and their friends. It is of great service if the trustees, usually men of influence, can offer a dinner to a carefully chosen group avowedly for the purpose of making the Association better known.
 - c. A Board member occasionally finds it convenient to invite a small number of friends to dinner in order that they may hear a good Association speaker, inviting always those who do not know or do not understand Association work and keeping the conversation steadily on the movement. In some Associations possibly three or four Board member dinners might be accomplished each year.
 - d. It is also of greatest service if the chairman of the Finance Committee can plan an evening gathering after dinner, of a small group of quite the most prominent business men to go over the budget with them and thoroughly explain it. This is often of the greatest practical help to the Association and always serves to build up real interest and support.

5. Secretaries' Visitation.

A visit from a traveling Association secretary should be considered an opportunity to be made good use of by the Finance Committee. Such a secretary may be asked to speak at a parlor meeting to make new friends, to a group of business men, to the membership, to strengthen their interest in the big work; to a group of subscribers, in order that they may hear more of old work and much of new work.

(Before making any arrangements, however, ascertain definitely that the secretary can conveniently devote the time to the program you outline.)

6. Finance Calls.

a. Preparation.

Find out if possible, prior to call, the person's church connection, special interests, other organizations helped.

Determine who should be the best person to make the call and whether or not a secretary, and if so, which should go.

b. The call should be made by appointment, or at a slack time, failing appointment. (The best time for business men is the early afternoon.)

Should be concluded well before interest flags.

Deliberately choose a seat facing the light so that the listener can both hear and see you.

Announce your mission at once.

Make the two or three best points you can, stating them clearly and slowly.

Never apologize for your cause.

Never ask a contribution as a personal favor.

Do not be scared—remember the needs of girls everywhere.

c. Types of persons to whom an appeal may be made.

(1) **Among Women.**

The woman of means and kind heart, knowing nothing of social and religious efforts, but willing to give. To her, a clear explanation in minute detail is due.

The woman of the social world without the habit of giving—her interest can probably be more

easily won by the presentation of one big, special need.

The woman who always gives to everything and argues that she can do no more—to her, suggest the wisdom of concentration in favor of the Association.

The woman who believes in social minus religious work might be told of the Association's efficiency and recreation work, as well as of its other work. The woman who believes in religious work primarily will appreciate a clear statement of our ultimate purpose.

The woman who claims that the Association withdraws girls from the Church and minimizes its influence—mention the fact that there are many things which girls need as girls; to give these things the Church, dealing with all ages and both sexes, must have the help of an organization specializing in work among girls.

(2) **Among Men.**

The man of big business should be given an outline of results, details of a big possibility and a plain statement of National Board backing and experience.

The man who cares only for his own city should be given statistics and facts as to recreation, boarding home, preparation for wage-earning life, etc., in that city, and should be told something of what the Association can do so well for his city.

For the man who says all he can give is already planned out: urge rearrangement of his budget for the coming year; ask an introduction and influence with friends; ask him to visit our work.

The man in a trade or profession and not especially interested should be given a graphic picture of one or two departments most likely to appeal to him.

The man who argues that the Association ought to be self-supporting we could ask why we should be self-supporting as an educational institution, when colleges and schools of all kinds are not.

d. Types of appeal.

For an entire secretaryship.

For a share in a secretaryship.

For one of so many to subscribe a specified sum each.

As a member of a college alumnae group.

For definite progress in specific work (through the medium of the general account).

For the raising among friends of a specified amount and, by so doing, increasing the friends.

e. Indispensable information with which to be prepared.

Amount of annual expenses.

Amount of annual receipts from all sources.

Amount required in new money.

Cost of work in which you are seeking to interest the individual.

Total number of subscribers.

Total membership.

Increase in any revenue-making department.

Number of girls using building and departments.

Stories of the work.

f. Some arguments or reasons for giving.

(1) The joy of giving (God loveth a cheerful giver, not an interested buyer).

(2) The missionary motive.

(3) Secure warranty of good results in the experience of the Association movement.

(4) The success of the past which proves that the Association is a good investment.

(5) Permanent and stable character of a work with a national organization and active backing.

(6) Progressive character of the Association as a movement in constantly seeking to improve methods and to spend more wisely, as evidenced by publications, by conferences, summer schools, Training School and the advisory organization.

(7) Share in a world-wide movement.

7. Membership Co-operation.

The committee will find it desirable to determine its policy in regard to encouraging **voluntary** financial support and co-operation from the membership.

The remarkable evidences given by the membership of its intense interest in the development of the Association warrant us amply in believing that a substantial source of financial support has too long been overlooked. Where suitable steps are taken to inform and interest the membership, the result manifests itself in a much strengthened *esprit de corps*. It would, of course, be of the utmost importance that the committee should avoid the least appearance of bringing pressure to bear and that it should be made quite clear that the value of a member is not by any means based on her financial ability as a subscriber.

- a. It is suggested that the membership be grouped in classes according to the year in which they first became members. This would bring together in one class a great democratic body of people who would vie with the classes of other years in promoting Association spirit and support; or
- b. That each department be allowed to form a departmental team which would undertake to work up a list of contributors to the general Association funds. The desire for this must originate with the membership.
- c. At the end of the year a record of results obtained by class membership and department teams should be posted conspicuously at a big members' rally or banquet, and great credit given to the three teams with largest result. An acknowledgment of their good work should be made to them by the chairman of the Finance Committee, to whom they would stand as co-workers, and in the local Association's monthly publication.

(Example after example has been given of the splendid spirit with which the members work in building campaigns, and over and over again astonishingly large sums have been contributed by individual members themselves. The expectation is not that the amount subscribed shall be large, but that the number subscribing shall be notable.)

- d. It should be understood beyond possibility of mistake that no request for contributions can be made by anyone—member or otherwise—excepting by consultation

with the Finance Committee. This is necessary in order that inexperienced members may not approach an individual for a dollar contribution when that person might well contribute \$10.00, and also to prevent duplication of appeal.

- e. The following letters are suggestions which may be found useful and are intended to indicate the friendly, informal relationship which should exist between the Finance Committee and its co-operating partners—the members:

First Letter to Members.

Dear Miss

Our city has most generously given a splendid building for the use of the young women of the city, the benefits of which all members of the Association are now enjoying. But this gift must be supported and its running expenses met each year. It is therefore for us, as members of the Young Women's Christian Association, to help raise the money needed. As one of its members we are sure you will want to help.

Would you be willing to try to find one or more friends who will enable you to turn in five dollars a year to the funds? Each person contributing towards the \$5.00 would get a separate receipt, but the group of names would be yours—they would stand on our books as your group of annual subscribers. All information about Association doings and all invitations to events would go to them through you as leader of the group.

As chairman of the Finance Committee may I not enroll you on my list of "Leaders" and count on you as a willing helper? Believe me

Very sincerely your co-worker,

.....

Second Letter to Members.

Dear Miss

Some little time ago I wrote you asking if you would not like to become an active worker for the Association by enrolling as one of my helpers. NOW I want to ask you to put your wits to work in still another way! Tell me quite frankly and in full detail what you think the Association can do to make itself better known by everybody. Think of the numbers of people, the different kinds of people who know nothing about us. What can we do about it? What would you like done about it?

Remember every suggestion you make will help some other girl to get what you enjoy in the Association!

Thanking you in advance for your hearty co-operation, believe me

Very sincerely yours,

.....

Third Letter to the Membership.

Dear Miss

The members **are** the Association, and so it behooves each member to know what the Association is doing.

Here are some facts:

Be sure to tell everybody, both men and women, young and old, about them and let everyone know that you are proud of the Association—if you are!

Be sure to tell every girl who does not know it, all about it!

Yours very sincerely,

.....

- f. There are some who believe that one wise way of taking the membership into the Finance Committee's confidence and creating an interest in the family pocket-book is to suggest that the membership elect a representative to serve on the Finance Committee for a definite period, and to plan a bi-monthly meeting to occur between twelve and one, so that an employed young woman could attend.

8. Church Subscriptions.

Subscriptions might well be forthcoming from each church as such. In this connection it is encouraging to note that on the wall of the largest Congregational Church in Los Angeles, Doctor Day has had these words inscribed where they can be read by every passer-by from the sidewalk:

"The institutional work of this Church for young men is carried on by the Young Men's Christian Association (at such and such an address) and for the young woman, by the Young Women's Christian Association (at such and such an address)"

thus recognizing beyond power of quibble the ideal relationship between the Church and the Association.

It is suggested that a given church might be willing to carry a certain secretaryship or to share this with certain other churches, such, for instance, as Girls' Work, Industrial, Physical or Religious; or to contribute towards the upkeep of the Association's summer camp.

9. Subscriptions from Individual Church Members.

Subscriptions may also be expected from church members. To this end it is helpful if one person, a member of the congregation, can be appointed, with the pastor's or minister's approval, to build up a list of subscribers among that church's membership—these names remaining in the care of this individual.

10. Subscriptions from Business Organizations.

Subscriptions may also be expected from business men's organizations (Chambers of Commerce, etc.), from firms as such, as well as from individual members of the firm, and from women's organizations of many kinds.

IV. Annual Finance Work

In order that the money needed to carry the work for one year may be in sight before it is spent, it is highly desirable that as early as possible in the spring a deliberate effort be made to accomplish this and the Association be redeemed from the apparent necessity of capitalizing its prospects. One of the easiest ways is that known as the:

1. Joint Campaigns.

This plan involves setting aside from one week to ten days during which the entire Association concentrates on finances, and, under the direction of the Finance Committee, secures pledges or gifts for the whole year.

The campaign is "joint" because the services of a certain number of National secretaries are available and because the sum to be raised includes the contribution by means of which the Association participates in the spread of the movement throughout the country.

The campaign plan in detail is as follows:

a. Aims.

To secure in ten days or less the necessary funds for the entire year.

To make possible the inauguration of some advance work that could not be undertaken on the present income. Citizens are more ready to respond to a larger finance appeal if they realize that a new piece of needed work is to be undertaken.

To secure the amount it desires to contribute to the National organization. (See in fuller detail "Basis of Support.")

By co-operating with the National leaders in securing subscriptions from three or four persons who are or who may become interested in National work.

To bring the Association to the attention of the whole city in such a way that its work will be understood, contributors' interest deepened, and new supporters secured.

b. The budget includes:

All that the Association needs to clear any indebtedness on current expenses	\$ 0000.00
All that the Association needs to cover expenses for the ensuing year	0000.00
	\$ 0000.00
The Association's contribution to co-operative work through the National Organization	0000.00
	\$ 0000.00

c. Pre-campaign work.

(1) Business Managers.

- (a) A campaign executive is appointed to plan with the Finance Committee. She is responsible for the general conduct of the campaign, and whenever possible should be a representative of the field committee.
- (b) A business manager is appointed to direct all business arrangements, make out daily reports and supervise the campaign office as a whole.
- (c) An assistant is appointed, generally known as the "card worker," to take entire responsibility for handling the cards, adding new names to the lists, making special lists and filing the cards after they are returned to the office.
- (d) A publicity agent is appointed to devise, furnish and direct publicity for the campaign.

(2) Workers.

The workers are divided into teams of about ten each, with a captain for each team. It is sometimes advisable to have a captain of the captains. Several campaigns of less than \$5,000 have had seven teams of ten each. Campaigns that require more than \$10,000 should have at least 100 workers.

(3) Lists of Names.

- (a) For campaigns ranging from \$3,000 to \$20,000, it is necessary to have a list of from 1,000 to

6,000 names, secured from telephone book, directory, Blue Book, tax list, lists of pew holders in various churches, board members and friends.

- (b) The names and addresses are transferred to duplicate blue and white cards, typewritten if possible. **Utmost care is used to avoid duplicates in making up the lists.** After the cards are completed, someone who knows local people goes over the list, eliminates duplicates and sees that cards which include an individual and his firm are fastened together and assigned to the same person. It is often wise to ask for individual subscriptions as well as for donations from the firm, but it is done by one person so that it will not appear like duplication or inadequate understanding of conditions. Equal care is exercised in dealing with families.
- (c) A special list is made of names and addresses of people who can give largely. The persons on this list are seen by the women who have the most influence with them, so that they will give an amount equal to their ability and thus set the standard for other givers. This list usually contains from twenty to fifty names.
- (d) A second list is made of picked names with addresses, and called the "A" list. Whether large or small, it is typewritten in such a way that the names are about equally divided into as many groups as there are teams. For instance, suppose there are eight teams and 1,000 names. The list is divided into eight groups with 125 names to a group, and each group numbered from one to eight.
- (e) A third list is made of the remaining names and addresses, and called the "B" list. It is typewritten, the same as the "A" list, so that the names are equally divided into as many groups as there are teams.
- (f) For assignment of special list, the Finance Committee meet together with a few women who

know the city well and assign the names. Whenever possible, they distribute them equally among the teams so as to give all teams equal opportunities to secure desirable subscriptions. Most, or all, of these prospective donors are seen before the campaign opens, and some large contributions are announced on the first day of the campaign.

In some cases, the group of women who assign this special list is known as the executive or campaign committee, and the amount secured by them is reported separately. Ideally, this seems the simplest way, but experience proves that it sometimes arouses jealousies; whereas if the amounts are distributed among the teams, there is no trouble.

- (g) For assignment of list "A," each team is seated about a table. On each table there are one group division of list "A," large blank sheets of paper marked with the team number, and pencils with erasers.

Each captain appoints a secretary and then reads to her team all the names on the list group on her table, and they select the names to which they have the best approach. It is important to allow sufficient time for this so that it may be carefully done. For 1,000 names about one hour is needed. As each name is selected, the captain puts opposite it the number of her team, and the secretary writes the names of the people chosen on the blank sheets of paper marked with the team number. At a given signal, these groups of names are passed on in progression to the next table, and so on until they have all gone all the way around. For instance, team No. 1 has group No. 1, and when through with it, passes it on to team No. 2, and so on, until it comes back to team No. 1. In this way, each team has a first chance at some group of the list.

The sheets of paper marked with the team

number are collected after each selection and given to the card worker.

The card worker takes these lists, selects blue cards designated, marks blue and white cards in the right-hand corners with the number of team, gives blue cards to the captain of the team, and keeps white cards on file in alphabetical order.

- (h) For assignment of list "B," the same method is used as for "A"; or the team workers choose the names of persons whom they know and divide the remaining names according to localities and give them out regardless of personal approach. These are given to the captains to divide among their teams.
- (i) In a few campaigns, cities have been divided in four sections,—North, East, South and West—and the lists and team workers assigned according to these localities.

(4) Publicity.

The success of the campaign depends largely upon co-operation of the press. The campaign executive and business manager should assure the representatives of the press that they recognize their dependence upon the proper kind of publicity. One person should be assigned to give the material to the reporters. Usually the general secretary is best adapted to this responsibility. Some Associations have secured the services of a newspaper woman to work with the general secretary. This is ideal if one can be found that is acceptable to all papers. When practical, the newspapers are furnished with a series of articles featuring the various departments. In connection with local items, national facts are included so as to give a correct conception of the work and extent of the Association as a whole.

Newspapers have given unique forms of publicity. In one city, the leading newspaper put in heavy type at the top of every page: "Have your subscriptions ready for the Y. W. C. A. solicitor."

In several cities paragraphs in heavy-faced type regarding the campaign were scattered throughout the paper. Excellent editorials and remarkable illustrations have been given in almost every city.

d. At beginning of campaign.

Each captain is responsible for distributing to each member of her team the following: (See Material, p. 39).

- (1) Blue cards of the people upon whom she is to call.
- (2) Pledge cards.
- (3) Printed circulars giving information about local and national work.
- (4) Worker's guide.
- (5) Report envelope.

e. During campaign.

(1) Solicitation.

Experience proves that two workers should go together except under unusual conditions. One supplements the other. It frequently occurs that a successful finance worker invites an inexperienced friend to accompany her, with the result that the one who listens gets so interested and courageous that she, too, becomes an effective worker. Often an influential woman will introduce an Association leader with the understanding that she does not take responsibility in presenting the work; she is rendering quite as effective service through her introduction as is rendered by the one who makes the presentation.

(2) Priority of lists.

The persons on the special list are seen before the campaign opens or during the first two days of solicitation. The first names worked on apart from the special list are those on list "A," **every** person on list "A" is seen during the first half of the campaign. Great care is taken in assigning former donors to the right persons to be seen at the right time.

(3) Reports.

(a) Reports at daily gatherings.

- [1] Every day, at luncheon, tea or dinner, the workers assemble by teams, before reporting time, to make out their reports. For the first couple of days it is well for an experienced worker to assist each team.
- [2] Each worker, in order to avoid errors and check mistakes, makes out her individual report on her report envelope and gives it at once to her captain. When two workers call together, they report as one, putting both their names on the outside of the envelope.
- [3] On the outside of each envelope is stated the number of subscriptions secured, the total amount of money pledged and paid, and the amount of cash or checks enclosed in the envelope.
- [4] Inside the envelope are the pledge cards **signed by the donors**, the cash or checks of pledges paid and the blue cards with the amount of money pledged or paid clearly marked. If there has been no pledge and there is no hope of anyone on that team securing it, the blue card is returned with a note to this effect in the lower left-hand corner. The contents of the envelope must tally with the written report outside.
- [5] Each captain makes up her report from the individual envelopes and gives it and all the indicated envelopes of her team to the business manager. Each captain reports the number of those on her team who have been working during the day, and the number of subscriptions secured.
- [6] The business manager, immediately on receiving the reports from the captains, totals them on the blackboard so that the grand total is learned at once.

*Copy of final blackboard report of the campaign in Plainfield,
New Jersey:*

PLAINFIELD, NEW JERSEY, BUDGET CAMPAIGN.

February 24-27, 1914

Goal \$10,000

Totals by Teams	Subscriptions	At Work	Amount
No. 1	114	25	\$1,502.75
2	140	37	683.50
3	128	34	937.50
4	145	38	1,114.25
5	124	31	1,534.25
6	103	39	731.50
7	121	38	2,015.50
8	138	35	1,608.75
9	112	37	1,115.75
10	210	64	817.50
	1,335	378	\$12,061.25

Counting the four days of the campaign, this averages ninety-four women working each day.

(b) Other reports.

[1] The business manager **each day** makes a report of names of those who have pledged or paid. When this is proven to tally with the checks and calls, she promptly gives a copy of it, together with all moneys, to the treasurer or business secretary.

[2] The treasurer or business secretary keeps account of all reports and moneys received from the business manager, and as promptly as possible sends out receipts accordingly.

(4) Cards.

The blue cards should contain as many facts as possible before being distributed. Throughout the campaign, the team workers need occasionally to be reminded that they are to record on the blue cards all additional information they gain about every person. This material is invaluable to local

leaders in future finance work, and in securing volunteer workers.

After the business manager's report is made out, the card worker opens a new file for the pledge cards, keeping them in alphabetical order. Returned blue cards where calls have been made but no contribution or pledge secured are then attached to the duplicate white cards in the original file and clipped with a tab of special color to indicate that a call has been made.

If the campaign is too large for one file, the duplicate white cards may be extracted from the original file and attached to the blue cards that have been used. This means that one file has the names of those who have pledged, paid or been visited, and that the other has the names of those who are yet to be seen. If two files are used, it must be borne in mind that when a name is asked for, **both files** must be consulted to make sure that the name is not already on the list.

(5) **Typical programs.**

Programs for campaigns of \$15,000 and above.

The dates are suggestive as showing an appropriate time of the year and a desirable arrangement of the days of the week.

January 12—Press Dinner.

Explanation of campaign, hearty invitation to press representatives to attend all gatherings, general survey of the whole Association movement, outline of what the press has done in other cities, and tour of the building.

The newspaper representatives are invited to the dinner before any other function is held. The dinner is given on a night when there are many classes and other activities.

January 13—Luncheon for Captains.

Plan explained, duties of captains outlined.

Emphasis should be placed on the fact that the campaign leaders hold the captains responsible for filling their teams and for concentrated

effort during solicitation. At least **four fifths of the full team should be at work every day.**

January 15—Pastors' Luncheon.

Address on relation of Association to the church, talk on local work, explanation of campaign plans, opportunity for free expression of opinion and constructive suggestions, pastors asked to allow Association to have paragraph in church calendar and to speak of Association's value to community.

In order to make the pastors' luncheon a success, every board member and active campaign worker invites her own pastor personally in addition to the official invitation sent by the Association. (As a reminder, be sure to telephone him the day before the luncheon.)

Many pastors have urged their congregations to give the Association representatives a hearty welcome and to contribute as generously as possible.

January 18—Membership Rally.

Inspirational address by a strong, attractive speaker at the Sunday afternoon meeting, members urged to talk Association in business and social circles, and to pray for the campaign.

January 19—Drawing Room Meeting.

Addresses, giving comprehensive view of the Association movement and illuminating presentation of the local work.

Some prominent person the guest of honor in order to secure attendance of women who have not been interested.

January 20—All day Preliminary Meeting.

10.00 a.m. Prayer service led by campaign executive.

10.30 a.m. Explicit directions by business manager. Worker's guide used as foundation for explanations. Model report shown, including pledges, pledges partially paid, cash, checks and membership fees. Time spent in

explaining these details saves much confusion after team leaders begin to handle money.

11.00 a.m. Tour of the building. While in each department, chairman or director of department explains the work and answers questions. For example, after visiting gymnasium and swimming pool, the physical director distributes department printed matter, describes personnel of classes and gives some concrete examples of results.

1.00 p.m. Luncheon.

2.00 p.m. Local work presented by general secretary, using folder prepared for campaign, thus helping solicitors form habit of using it as their basis of appeal.

2.30 p.m. Choosing names.

January 22 to February 2—Solicitation.

Daily program during solicitation:

9.15-9.30 Prayer service.

9.30-12.15 Solicitation.

12.15-12.45 Team meetings to prepare reports.
(In separate rooms if possible.)

12.45 Luncheon. "Every luncheon a financial clinic." Reports, five-minute talk by departmental secretary or representative citizen, devotional thought and prayer.

2.00-5.00 Solicitation.

February 2—Final Thanksgiving Service (1.30 p.m.).

Program for Campaigns of \$10,000 or less.

Week preceding solicitation:

Press luncheon and dinner.

Pastors' luncheon or dinner.

Drawing room meeting.

Sunday—Announcements from the pulpits.

Monday evening—Dinner for workers, assignment of names.

Tuesday to Saturday—Solicitation.

Several city campaigns have secured the amount needed by Friday noon and have closed with great enthusiasm.

Daily program—or campaigns reporting at luncheon.

9.30-11.45 Solicitation.

11.50-12.15 Prayer service.

12.15-12.30 Reports made up.

12.30 Luncheon, with reports and talks.

2.00-5.00 Solicitation.

or:

9.30-12.00 Solicitation.

12.00-12.30 Reports made up.

12.30 Luncheon, with reports and talks.

1.40 Prayer service.

2.00-5.00 Solicitation.

For campaigns reporting at tea:

9.30-4.00 Solicitation.

4.00-4.15 Reports made up.

4.15-5.00 Tea, with reports and talks.

5.00-5.20 Prayer service.

For campaigns reporting at dinner:

9.30-6.30 Solicitation.

6.30-6.45 Reports made up.

6.45-8.00 Dinner, with reports and talks.

8.00-8.25 Prayer service.

(6) Material.

The size of all cards used in campaign should conform with that already in service in office equipment of Association.

(a) Blue card.

Information for Solicitor ONLY

Name	Assigned to
------	-------------

Address	Returned by
---------	-------------

Members of firm	
-----------------	--

Business	
----------	--

Interested in	
---------------	--

Estimated amount	
------------------	--

Report of solicitor	Amount pledged
---------------------	----------------

Amount paid	
-------------	--

(b) **White card.**

Name	Assigned to
Address	Returned by
Business	
Interested in	
Estimated amount	
Amount pledged	
Amount paid	

(c) **Pledge card.**

Young Women's Christian Association

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For the work of the Young Women's Christian Association and in consideration of the subscriptions of others, I promise to pay annually until this subscription is revoked by me, the sum of

Dollars

Date payable
Name
Address

(d) **Daily report envelope** (size $4\frac{1}{8} \times 9\frac{1}{2}$).

DAILY REPORT	
of	
of	Team
Date	191
Number of subscriptions	
Total amount pledged	\$
Total amount paid (cash)	\$
(check)	\$
Grand total	\$

Remarks and suggestions.

- [1] Follow worker's guide closely.
- [2] Report every day with subscriptions enclosed.
- [3] Report only what is signed up and enclosed.

MEMORANDUM

Please see

- [1] That every subscription form is properly dated.
- [2] That donor's signature is readable.
- [3] That donor's address is given.
- [4] That solicitor's name is affixed.
- [5] That blue card is returned enclosed.

(e) **Worker's guide.**

(Cardboard, as large as will go in the report envelope.)

- [1] From your team captain secure names of people you are to solicit.
- [2] You are charged with every name you take and are expected to report on it. If you wish to pass it to another worker, bring it to your captain and it will be arranged as you desire.
- [3] Do not solicit anyone whose name you have not secured at the campaign office.
- [4] Do not solicit people in groups. Make individual requests.
- [5] Never show blue card in presence of person you are soliciting. Remember that it often has confidential information for you only. If it is seen you may be embarrassed and the cause injured. Look it over care-

fully before making a call, then put it out of sight.

- [6] Telephone, mail or hand in new names at any time.
- [7] Report daily at Campaign office.
- [8] Do not ask Campaign office to take reports by telephone.
- [9] Do not accept refusal on first call or leave subscription cards. Make arrangements for a second call.
- [10] If refused, take the disappointment good-naturedly. Sometimes people change their minds later, if not antagonized.
- [11] Soliciting is most successfully done by groups of two.
- [12] The pledge card **must be in the handwriting of the contributor.**
- [13] Questions may be freely asked of the workers at the Campaign office.

(f) **Campaign folders.**

Five suggestive outlines:

[1] **Warren, Pennsylvania.**

(Outside.)

BE INFORMED.

What was done in 1913.

How will you help in 1914?

(Inside and back cover.)

Budget for year 1914.

Departmental work.

Facts of interest to you.

[2] **Springfield, Ohio.**

(Outside.)

Facts of Interest to Every Springfield Citizen.

Budget Campaign.

Publicity Week for the Y. W. C. A.

Date.

(Inside and back cover.)

Introduction.

Estimated budget for 1914.

Facts that tell what we have done during one year.

Our aim and why a Y. W. C. A. in Springfield.

[3] **Newark, New Jersey.**

(Outside.)

THE NEWARK GIRL.

What do you know about her!

(Cut of Girl.)

(Inside and back cover.)

Facts about women in Newark.

Departmental work.

Future plans.

Why a campaign?

Beyond our own borders.

[4] **St. Paul, Minnesota.**

(Outside.)

The Young Women's Christian Association.

(Cut of building with address.)

An important factor in the civic life of St. Paul today.

(Inside and back cover.)

The need.

The purpose.

The equipment.

Some dividends declared (from one month's report, October, 1912.)

How the work is done.

The cost.

The Association a world movement.

[5] **Plainfield, New Jersey.**

(Outside.)

Young Women's Christian Association,
Plainfield, New Jersey, 1914.

(Inside and back cover.)

The organization.

The Board.

The Secretaries.

The work.

A little history.
Some interesting facts.
The budget (January, 1914-January, 1915).
The departments.
Present facts and future possibilities.
A typical work.

The term "campaign," with all the publicity it suggests, may be unwise for indefinite yearly use. Each Association needs to be as discriminating in choosing finance methods as in selecting plans for any other phase of its work. Some women do not care for the word "campaign" in connection with raising the yearly budget, but prefer to keep it for special appeals, as for a building fund, an endowment or the inauguration of new work. On the other hand, some women love the very sound of the word "campaign." To them it means joy in work, spirituality in finance and assurance of success.

(g) Some of the dangers of the joint campaign are:

- [1] Temptation to use money too freely because it comes with greater ease than with the old system.
- [2] Neglect to prepare for later campaigns with as great thoroughness as for early ones.
- [3] Undertaking a campaign at a time when sufficient help cannot be given by the field committee.
- [4] Increasing the budget more rapidly than the work demands, or than the city can support.

(h) Some of the advantages of the joint campaign are:

- [1] Enlarging the circle of givers:

In one city where the work has been supported by less than forty people, over 1,200 subscribers were secured in four days. Another city reports 2,000 contributors in place of 136 last year. A third city records 1,947 new subscribers.

[2] Bestowal of new vitality upon the workers:

In almost every place, women who have taken part in the campaign have become so interested that they have later accepted positions on Boards and committees. A secretary writes: "The campaign meant a deepening of the spiritual lives of all of us. Several women spoke of relying on prayer as never before, and so far as I know, there was little, if any, worry as to the outcome. The educational effect of the campaign is each year evident and the Association is better known and more appreciated than ever before. One woman had intended to 'go South or be ill' during campaign time, but she became so interested and enthusiastic that she worked every day. It certainly was worth far more than money to see the increasing interest and loyalty, not only among the workers, but in the city at large."

New life assuredly comes into Associations as a result of these united efforts. The Board members, freed from financial burden, can give thought to advance work; the Finance Committee, relieved from the physical strain of incessant solicitation, can devise plans for improving the next finance week; the members become conversant with the Association's needs and possibilities as they appeal for its support.

[3] Opening up of an opportunity for missionary work:

Only three of the nine National departments are revenue producing. The glory of the National work consists largely in pioneering, extending and advising.

A joint campaign enables the city as well as the Association to share in this National work among young women. If a city's interest in National work is aroused and its contributions given through its own

Association, a new glory is added to the local Association, that of helping the world movement, of which it is a part.

[4] The spiritualizing influence of the campaign.

Scores of women during finance campaigns realize for the first time that finance work may be one of the most broadening and spiritualizing forces of the whole movement. The emphasis that is placed on prayer and dependence on God's guidance during these special days has revolutionized many a worker's conception of finance.

A volunteer worker who has assisted in several campaigns writes:

"To my mind the whole success of these campaigns depends upon the motive with which one goes into them. If we go into them simply for the purpose of raising money, they will not last long; if we go for the purpose of carrying a message of life to the people, they will live and grow. They require the best that we can summon. They require much thought, much prayer, much time and much work, but nothing that is worth while is accomplished in any other way. I am sure that every city has resources enough within and around itself to do all of God's work. The problem is for us to find out how to appropriate and use these resources."

(7) "Association week."

It may well be that an Association may find itself in the position of being able to forego some of the elaborate methods outlined in the foregoing joint campaign plan and yet accomplish much the same results. This depends among other things, on the Finance Committee's skilled work of previous years and on the quality of the Association's general work.

For those who so desire, there is the quieter, less public plan called "Association Week," which dis-

penses with the publicity set up for the joint campaign plan and relies on the work which Board and Committee members can do rather than on the organization of teams and captains.

This method presupposes a large body of regular subscribers and a work in recognized standing in the community.

- (a) The preparatory work of course should include:

The preparation of lists of names.

Parlor conferences.

Mention from the pulpits.

Private luncheons.

Evening gatherings to which subscribers and picked friends might be asked to see slides showing Association work.

- (b) During the week.

A committee should be at work securing the approach to persons able to contribute largely.

Another committee should be at work securing the approach to persons who could give smaller sums.

- (c) The membership as a whole can be brought to a sense of the privilege of co-operating in the raising of the budget.

V. Approved Bookkeeping

1. Reasons why a Uniform System is Desirable.

- a. The gross annual budget of the city Associations alone amounts to more than four and a half million dollars. Experience shows that it is urgently necessary to insure the use of acceptable business methods throughout the Associations in accounting for the use of these funds.
- b. There is a persistent demand for uniformity in method, which shall be comprehensive yet simple, and which shall meet with the approval of the most critical.
- c. The study of Association statistics is essential to rapid growth. It is believed that the plans herein outlined will greatly facilitate the preparation for all reports and statistics for local and National use.

- d. In order to tally up expenditure and results, it is necessary that departmental totals shall be readily available, and under this method these departmental totals, gross or analyzed, are to be had at a moment's notice.
- e. An elastic system was desired which would admit of an expansion in the number of analysis columns. In loose leaf form, it will be seen that any number of insert leaves can be included. It is possible, for instance, to analyze the commercial school under five or six headings, such as stenography, dictation, bookkeeping, typewriting, penmanship; the languages under French, German, Spanish, etc.; the music school under piano, violin, guitar and mandolin, choral, orchestral, sight reading, singing, etc., etc.

2. Some of the Essentials of good Business Methods.

- a. **Compilation of budget** (extract from "Suggested Constitution for City Associations").

"The Finance Committee should submit annually to the Board of Directors at its first meeting of the year a budget of estimated receipts and expenditures, based upon budgets drawn up by the committees of departments. After its adoption by the Board, the budget shall be adhered to by all departments and committees, unless through subsequent action the Board permits increase in expenditure."

The **budget** is the name given to the **estimate** made of receipts and expenditures for the coming year; it is a forecast, and not a statement of accomplishment.

The method of working out the budget is as follows: In October (for those Associations in which the fiscal year begins January first), **each committee** decides upon the work it would like to carry on during the coming year; the cost of that work is obtained as accurately as possible and placed in detail on one side of the statement; the receipts from all possible sources for that department are forecast in the light of the experience of the current year and the amounts placed on the other side of the statement. The difference between the total the Committee wants to spend and the amount

it foresees is likely to come in is spoken of as the department's budget difference (not "deficit").

It is unwise to use the alarming word "deficit" in this connection as it applies more appropriately to the realm of accomplished fact shown forth in the statement of accounts.

In November the departmental budgets are presented to the Board to be accepted or returned to the department for further consideration, and at the December meeting the Board determines on the figures for the gross budget for the coming year.

The **gross Association budget** is made up of departmental expenses plus general expenses on one side, and departmental plus general receipts on the other side; the difference between the sum total of each side is known as the Association's "budget difference."

It is desirable that the entire responsibility for accepting a department's program of work rest with the Board which, before coming to any decision, will consult with the Finance Committee as to financial possibilities for the coming year.

It is distinctly not the province of the Finance Committee to exercise any veto on departmental plans—that is the prerogative of the Board. The Finance Committee can, however, say to the Board, that, in its judgment, it is not going to be possible to provide the funds required to finance the work indicated, whereupon the Board determines where and how to cut expenses to a reasonable figure.

When once the budget has been accepted, and appears on the minutes, it becomes a point of honor with all concerned not to exceed its figures; the Finance Committee is responsible for seeing to it that its limits are not overstepped.

After the departments have presented their budgets and these have been compiled by the Finance Committee and accepted by the Board as the working basis for the coming year, the departments are empowered to proceed with their work within the limits of the figures indicated. But if the budget difference is not provided by the best efforts of all concerned, the Board should take all the departments into consultation and

together determine upon the cuts which must be made in the expenses in order that the year may close without debt.

The budget figures for the coming year's work should be based on the actual figures of the year just closing and not on the budget figures for that year. The forecast should be made from the actual facts of the current year plus desires for the coming year.

The importance of exercising care and forethought in the determination of the budget figures cannot be too strongly emphasized. The departmental headings and analysis suggested for the bookkeeping plan should be used. They are as follows:

b. **Budget form.**

RECEIPTS.

<i>Boarding Department</i>	<i>Receipts</i>	<i>Expenses</i>
Permanent	\$000.00	
Transient	000.00	
Meals	000.00	
		\$0000.00
<i>Membership</i>		
General	000.00	
Life—Sustaining, Honorary	000.00	
Girls'	000.00	
		\$0000.00
<i>Educational Department</i>		
Elementary and academic ..	000.00	
Commercial	000.00	
Domestic arts	000.00	
Domestic science	000.00	
Lectures, talks	000.00	
		\$0000.00
<i>Physical Department</i>		
Gymnasium	000.00	
Pool	000.00	
Lockers	000.00	
		\$0000.00

<i>Religious</i>	0000.00
<i>Extension</i>	0000.00
<i>Girls' Department</i>	0000.00
<i>Cafeteria Department</i>	0000.00
<i>Employment Bureau</i>	0000.00
<i>Summer Home</i>	0000.00
<i>Publications, etc.</i>	0000.00
<i>Annual Subscriptions</i>	0000.00
<i>Donations</i>	0000.00
<i>Interest on Endowments</i>	0000.00
<i>General Administration</i>	0000.00
<i>Special Funds</i>	0000.00

DISBURSEMENTS.

GENERAL ADMINISTRATION.

Salaries

General Secretary	000.00	
Assistant Secretary	000.00	
Office Secretary	000.00	
		0000.00

Employees' Wages.

Firemen and engineers	000.00	
Porters	000.00	
Elevator men	000.00	
Cleaners	000.00	
		0000.00

Repairs and Supplies

Roof	000.00	
Painting	000.00	
Plumbing	000.00	
Carpentry	000.00	
Electrical	000.00	
Steamfitting	000.00	
Cleaning materials	000.00	
		0000.00

Miscellaneous

Printing, advertising	000.00
Postage	000.00
Phones	000.00
Conference expense	000.00
Contingent	000.00
Fuel	000.00
Light	000.00
Rent	000.00
Interest on mortgages	000.00
Insurance	000.00
Water tax	000.00
General taxes	000.00

0000.00

DEPARTMENTAL.

Contributions

National (through field office)	000.00
Foreign Associations	000.00

0000.00

Religious Work Department

Salaries	000.00
Supplies	000.00
Printing	000.00

Physical Department

Salaries	000.00
Supplies	000.00
Advertising	000.00
Printing	000.00

0000.00

Educational Department

Salaries	000.00
Increase of library	000.00
Periodicals	000.00
Supplies	000.00
Advertising	000.00
Printing	000.00
Lectures and talks	000.00

0000.00

Extension Department

Salaries	000.00
Supplies	000.00
Advertising	000.00
Printing	000.00

0000.00

Girls' Department

Salaries	000.00
Supplies	000.00
Advertising	000.00
Printing	000.00

0000.00

Lunch Room

Salaries	000.00
Wages	000.00
Rent	000.00
Cost of food	000.00

0000.00

Summer Home

Salaries	000.00
Rent	000.00
Cost of food	000.00
Repairs	000.00

0000.00

Employment Bureau

Salaries	000.00
License, phone and supplies .	000.00
Printing and advertising ...	000.00
Emergency	000.00

0000.00

BOARDING HOME (when separate building).

Salaries and Employees' Wages

Salaries	000.00
Engineers	000.00
Firemen	000.00

Porters	000.00		
Elevator men	000.00		
Cooks	000.00		
Waitresses	000.00		
Scrubbers	000.00		
Chambermaids	000.00		
			0000.00
<i>Repairs and Supplies</i>			
Roof	000.00		
Painting	000.00		
Plumbing	000.00		
Carpentry	000.00		
Electrical	000.00		
Steamfitting	000.00		
Cleaning materials	000.00		
			0000.00
<i>Miscellaneous</i>			
Food	000.00		
Printing	000.00		
Advertising	000.00		
Postage	000.00		
Phones	000.00		
Conference expenses	000.00		
Contingent	000.00		
Fuel	000.00		
Light	000.00		
Rent	000.00		
Interest on mortgages	000.00		
Insurance	000.00		
Water tax	000.00		
General taxes	000.00		
Petty cash	000.00		
			0000.00
		0000.00	0000.00
<i>Balance to be raised</i>		0000.00	
		\$0000.00	\$0000.00

c. Banking.

All moneys received from whatever source should be banked in one bank account in the name of the Association, and should be drawn upon by the treasurer of the Association. Deposits should be made each day if the amount collected is \$50 or more.

On the appointment of a new treasurer, the bank should immediately be notified of the new signature to be honored.

Building campaign funds should be kept at a different bank if possible, or if not, in a separate account, having a separate treasurer.

d. Receipts.

A numbered carbon copy receipt book, containing five or six receipts to a page, should be used and a receipt given for each amount received. (The carbon copy eliminates possibility of error or oversight when filling out stubs and saves writing figures twice over.) Care should be taken to obtain a legible copy by using a fresh carbon at all times.

e. Auditing and certified statement.

The accounts should be audited in monthly or quarterly installments, by a professional auditor not connected with the Association, who should be paid an annual fee as auditor and who should prepare an annual statement of accounts and certify the same as correct. The annual report should contain the auditor's certified statement of accounts in as much detail as may be considered desirable and should be sent to all subscribers.

f. Preservation of records, etc.

(1) Safe.

A safe should be provided at the Association building for the care of account books and documents.

(2) Books.

The books should be kept at the Association and should be posted by the business secretary or some other secretary assigned to this work, under the supervision of the treasurer. It is important that one person should be responsible for the books, and for the sake of uniformity only one handwriting should appear on the pages.

g. **A printed order blank**, made up to supply one or more carbon copies, should be used by each department when the work warrants it, or in smaller Association one general form could be used. Before the order goes out it should be OK'd by the head of the department concerned, as to purchase being in accordance with department policy.

h. **Payments.**

(1) **Demand monthly statements to date.**

Creditors should be instructed to render a monthly statement of accounts. The order blank should contain instructions to that effect. Accounts should not be paid until the monthly statement to date has been verified.

(2) **Accounts payable should be OK'd.**

(a) By the person ordering as to details and price.

(b) By the chairman of the Finance Committee or her deputy as to settlement of account. (The treasurer should not be asked to OK her own spending power.)

(c) **Signatures and prompt payment.**

The treasurer should sign, and the chairman of the Finance Committee (or other officer approved by the Board) should countersign checks drawn by the bookkeeper in payment of duly certified accounts. It is not considered good business method to sign blank checks in advance. Bills should be paid promptly at the beginning of the month, and discount for prompt payment secured if possible.

i. **Monthly report of the Board of Managers.**

Suggested Constitution, Art. II, Sec. 6.

"The treasurer shall present to the Board at each regular meeting a statement of receipts, expenditures and bills outstanding, and at the annual meeting a general report covering the receipts and expenditures of the year. At the close of the fiscal year the treasurer shall see that the books are examined and approved by the auditor appointed by the Board of Directors, and that his certified financial statement is presented to the annual meeting.

VI. Policies to be Considered

1. Distribution of Support.

One of the important things to decide is the relative value to the Association of many small, or fewer large gifts.

It is felt by many that that Association which has a large body of individuals contributing without too great strain on their resources, owns a much safer foundation upon which to build a steadily growing work, than would be the case with the easier collection of the same total through a lesser number of larger gifts.

The wider distribution of support creates wider interest in the work, makes many more friends for the Association and witnesses more forcibly to the truth that the Association is a community possession.

2. Entertainments.

The difficult question of entertainments for raising money must also be considered when policy is being defined. Shall the Association raise money by bazaars, card parties, cake, jumble and other sales, or shall it act upon its belief that God loves a cheerful giver, but not an interested buyer?

It is not hard to believe that the Finance Committee can do much to give new meaning to the act of subscribing to work having such a purpose as that of the Association. Under its leadership support for its work will come increasingly with the strength, sincerity and dignity of the straight gift.

It is a fact that many years ago our late President, Miss Grace Dodge, banded together a group of women in New York, whose help was constantly sought for good works of all kinds, and together they agreed to refuse support when sought otherwise than as a straight donation. They determined never to help through entertainments, or sales, but to give purely for the sake of the cause.

3. Endowment Fund.

The Finance Committee will do well to determine its policy in regard to endowment.

It is very desirable that an Association owning a building, which is used for general Association purposes, shall possess an endowment large enough to provide enough income to meet the expenses of heating, lighting, cleaning and repairing that building. It is a good thing to have an endowment for maintenance and up-keep of the building.

One of the advantages of such an endowment fund is that it enables the finance worker to base her appeal on the fact that subscriptions and donations can be applied directly to developing Association work rather than to coal bills and janitor's wages.

On the other hand, it is necessary that it should be well known and understood that the endowment fund is not large enough to do more than maintain the building, if such is the case.

Great care should be taken to prevent misconception as to the amount and purpose of the endowment fund, for it is greatly to the advantage of the Association when the community at large realizes its partnership in the work and expresses its interest through modest subscriptions.

During the first two years after the new building is opened, a real effort should be made in a quiet way to secure a few large gifts for this purpose.

4. Sustaining Memberships.

There is a growing feeling that "sustaining membership" is an unfortunate term. It is at times chosen to express an individual's connection with the Association by virtue of subscribing a sum of money, to be applied on membership and fees, for young women who cannot pay them. Sustaining memberships have been paid in by men, hence membership, as far as the donor is concerned, is a misnomer.

Then, too, the \$5.00 membership fee is frequently regarded as the limit of financial obligation to the Association. This does not happen where there is only the general membership fee of \$1.00 for all alike. The approach can then be made without difficulty for a substantial annual contribution.

All contributors sustain the work and all members who pay a \$1.00 membership also sustain it. It is felt that

the \$1.00 membership for all is the most democratic plan and most in harmony with the democratic spirit of the Association.

The technical difficulty in making the transfer from sustaining membership to general membership is not insuperable, but it requires explanation. The former sustaining member who has been in the habit of giving \$5.00 will in her rightful character of member and subscriber be given a receipt for a \$1.00 membership fee and one for \$4.00 as her subscription.

5. Life Memberships.

Life membership has been found advantageous and disadvantageous. There are those who say that a life member is likely to become more and more interested in the work as time goes by. Many others doubt this and believe rather, that, having once contributed a life membership, the individual conceives her duty in the matter of support to have been accomplished once and for all, and that such contributions are frequently very much less than the individual might well be expected to make in the course of a number of years as an ordinary subscriber. There would seem to be some truth in this.

6. Daily Record and Annual Report Blank.

In favor of using the Daily Record and Annual Report Blanks, it is urged that

The Association uses public money, therefore it owes to the public a report of the way that money is spent.

Reports to be convincing must be made definite, not in general terms. Records kept daily are more accurate than records kept occasionally.

The monthly reports can easily be taken from the daily record book.

The annual reports can be made up from the monthly reports; thus the daily record works directly into the annual report blanks.

The annual reports built upon the daily record book are invaluable from the national point of view. It is essential that we should have figures of our national work. It means securing of new gifts; it wins us the confidence of

the public and frequently leads to the opening of new work.

The daily record and the monthly reports can be made the basis for forecasting a program of work and a budget for the next year.

7. A Uniform Fiscal Year.

The annual closing of the books of an Association, the annual meeting, the election of officers and the appointment of new committees, are all closely related to one another.

The month of January has been adopted as the best time for the closing of the books, because the business world has adopted two periods as the most practicable for closing accounts, paying of dividends, etc.; that is, first of January or first of July.

The month of July is impracticable for various reasons, therefore the month of January has been chosen, which very nearly coincides with business custom.

The months of January and February are the best times for securing pledges for the new budget. Closing of the books should precede the annual meeting by not more than one month in order that the financial statement OK'd by the auditor can be tallied with the annual report of the Association.

8. Annual Meeting sometime in February.

This is the time when the Association is in full swing. All members of the staff are at work, and in the large cities, where many Board members come back from the country late in the fall and leave early in the spring, it is a time when a reasonably large audience of the Board can be expected.

The appointment of committees and their taking up their new duties usually takes place the month following the annual meeting; in other words, sometime in the month of March.

This seems to be the best time for changing committees, because the work of the year is running and the new committee members can get some experience before the heavier work of the fall begins. Besides, the engagement of teachers and the planning of schedules for fall classes are all done in the early spring.

9. Money-making Departments.

It is right and proper that certain departments should make money for the support of the general work if this can be accomplished without curtailing the extent of its work for girls. The girls' needs come first; therefore, if enough girls are on hand to more than cover the running expenses of a class so much the better, but if sixteen would make the class profitable and only ten are willing to enroll, the department should consider it immensely worth while to serve the needs of the ten, providing this kind of work has been foreseen and taken care of in the budget.

The cafeteria should undoubtedly be a money-maker and a good one, and it should accomplish this while remaining strictly within the cafeteria class as to prices charged and character of service and surroundings. With experienced management, good wages and reasonable hours the Association cafeteria is a valiant right hand for the Finance Committee, for it is the Association's one great legitimate source of revenue.

The swimming pool has made money for the Association; so also has the boarding home when run on a large enough scale.

10. Loans and Mortgages.

The Finance Committee's policy should include a clause expressing its intentions in the matter of loans and mortgages.

The fact that Association after Association is steadily reducing its mortgage load proves that they are realizing more and more clearly the tremendous handicap of loans and mortgages and that they are determined to free themselves from the burden.

It is extremely difficult to collect from the public on behalf of a debt on current expenses or a mortgage on the building; and it is strongly urged that the pattern be cut according to the cloth or that the Association wait until it has cloth enough to cut without resorting to loans and mortgages.

It is not always foreseen, however sure it may be, that an Association moving into a new building will be under the necessity of suddenly enlarging its budget to a notice-

able degree. The cost of heating, lighting and cleaning will be much greater, the salary list will be larger and incidental expenses of all kinds will swell the total required. If, in addition, the Association is called upon to meet a regularly recurring interest charge, it may well be, as indeed it has been, that the thought and effort of the Board, committees and staff are fully engrossed in the struggle to make two ends meet; no one has time or energy left to develop the work and the public soon discovers that "results" which were so surely prophesied on the advent of the new building are not forthcoming, whereupon interest flags and sympathy wanes, and the prospects for the Finance Committee go from bad to worse.

By all means, manage without a mortgage or you may be managed by it. Remember that what works well in the business world need not necessarily work well in the Association world, for the Association is not in business, and with it money does not necessarily make money.

11. Capitalization of Prospects.

The capitalization of prospects in the Association world is particularly dangerous. The story is told of one organization, not an Association, which budgets its legacies each year, on the ground that for the last fifteen or twenty years it has received a certain average sum each year from legacies, it therefore counts upon doing so during the coming year and enters that amount among the anticipated receipts and plans expenditures on the strength of that expectation!

12. Underwriting the Budget.

This has led to unforeseen results. A group of friends of the Association declare themselves willing to come to the rescue if the Finance Committee does not succeed in raising the budget difference. The knowledge that this last resource is available affects the quality of the work done by the Finance Committee. Being human, it no longer feels as keenly the tremendous pressure to build up a large and ever increasing list of subscribing friends.

Discard underwriters and finance work takes on new

life and becomes at once a job worthy the brain power and time of clever women.

13. Cleveland Federation Plan.

So many inquiries have come in regarding this plan of raising money for our work that the following skeleton outline is offered and certain considerations presented, though very briefly, which we believe warrant the Association in refraining from participating in any such plan:

a Initial effort.

1900—The Cleveland Chamber of Commerce appointed a Committee on Benevolent Associations (the first such body connected with civic or commercial authorities).

Purpose—(1) To aid worthy benevolence with endorsement. (2) To starve out the highly inefficient or fraudulent.

History—1907—Repeated complaints of (a) difficulty in raising funds. (b) Duplication of appeal. City-wide investigations made—results amazing! In 1909, second investigation—results more amazing. Population 600,000, subscribed \$500,000, made up of 5,386 donors of \$5.00 or more, equaling less than 1 per cent of population contributing.

Of 5,386, 3,537 were giving 98 per cent of the grand total, 800 were commercial firms.

(Between 1907 and 1909 the amount subscribed decreased 22 per cent, the number of contributors decreased 11 per cent.)

b. Five years of investigation resulted in organization of Cleveland Federation of Charity and Philanthropy.

Thirty trustees made up of ten largest donors in city, ten constituent organizations' representatives, ten chosen by Chamber of Commerce.

Qualifications of membership:

(1) Legitimate work.

(2) General appeal without restriction to religion or affiliations.

(3) Endorsement by committee of Chamber of Commerce after investigation as to legitimacy and efficiency.

Advantages claimed:

(1) Co-ordinate appeal showing the current expense account of each constituent organization.

(2) Liberty of each donor to determine without pressure the destination of his gift or the privilege of having it all located by him by the Federation.

(3) A Committee on Institutional Efficiency to eliminate endless and duplicated effort.

(4) A general auxiliary committee made up of active workers of each constituent organization: (a) studying common purchasing, (b) conducting constant co-operative canvass for new givers.

(5) A national advisory council made up of leading sociologists and economists.

It is significant that "the maintenance and development of this fund and its direction into the various fields," etc., are entirely in the hands of this heterogeneous body.

Can we afford to accept as judges of our efficiency in the matter of expenditure, organization and co-operation, a body of representatives, some of whom may be completely ignorant of our aims, others in direct opposition to them by inheritance and training, and others conceivably thinking of us as one of several overlapping organizations?

It is obvious that in the long run, the Chamber of Commerce, through its committee, would have the power to withhold funds at any time from the organization if it disapproved of its policy. For instance, it is conceivable that such a public body might determine that the city itself should hereafter build the model boarding home accommodation required for girls within its limits and the Association might be equally determined that Christian homes should be built within the city limits for girls. Where would the funds come from for our Christian homes if the Chamber of Commerce decided that its federated organizations should forego girls' homes and leave them to the city to provide?

The growth of our work would depend on the Federation, for it requires consultation before appeals for other than current expenses can be made.

A large part of our work cannot show results for

years—cannot show results which can ever be set off against expenditure to the satisfaction of a mixed Board.

The Association would lose inestimably in many different ways through lack of personal contact with the donor. Truly the Association would be owned by the community but it would be far removed from abiding in the heart of the community.

The Boards and committees would sacrifice their freedom of initiative in opening up new developments of work; progress would depend entirely on its ability to convince the committee of the Chamber of Commerce that such new work was for the good of the community. If the committee of the Chamber of Commerce should happen to be wooden-headed, the work could not proceed.

We are not to be listed under charities, hardly under benevolent institutions. We belong where colleges and universities belong, and, to a degree, where the Church belongs, if (as some think) we are the Church's most useful, most worth-while advance agent.

From the very nature of our organization we are not in a position to meet one of the conditions made for the enrollment in the Federation, that ours shall be a **"general appeal for funds."** No distinctly Christian organization can make a general appeal for funds to a community made up probably of more non-believers in the primary purpose of our work.

A "co-operative canvass" would keep us busy without securing for our work lovers of the work.

It is a question whether the committee would not greatly prefer to receive undesignated funds and to be perfectly free to distribute according to its will and pleasure.

How would supervisory work fare in a budget submitted to the local Federation?

There is no guarantee at all as to the leadership of the Federation for the future,—in other words, no guarantee of stability and permanence of present policies and management, and yet the Federation reserves the right to determine upon the "comparative value" of each unit in allocating funds.

Is it wise to divorce the spending from the collecting power?

Does the plan not add to the provincialism of a city instead of encouraging it to take a national viewpoint?

A religious organization has the right, according to the laws of the United States, to perfect freedom of appeal. Ours is a religious organization.

Our city work among wage-earners might not always meet with hearty approval of the large employers, to say nothing of the ten largest givers in the city. Should we not be sorely tempted to trim our sails or even perhaps to keep them unfurled?

Can funds obtained on a "general appeal" be used for religious propaganda?

What chances would there be to include supervisory work in a local budget submitted to such a committee?

Does the plan not tend to weaken the local tie with the national work?

How can politics be kept out of the control of such a Federation?

14. Joint Finance Work With the Y. M. C. A. and Other Organizations.

The question is often asked, Shall we or shall we not enter upon a joint campaign with the Young Men's Christian Association?

In the first place, greatly as we may enjoy the "jointness" of the effort it is highly desirable that each organization should go before the community on its own merits. Criticism is wholesome, but only so if distributed where it belongs. In a joint effort it may get lost in the mazes. In the second place, those most precious results of a finance campaign—the subscribers' list and the subscribers' interest—should remain the sole and undisputed possessions of the Young **Women's** Christian Association, for hard is the road and long, which the women must travel for finances year by year.

For as much as we hope to replace campaigns with subscribers, we need to have our own campaign lists to work from, and so, for these and other cogent reasons, it is considered better in city work to refrain from joint campaigns with other organizations.

15. Building Campaign Fund.

This fund should be banked in a separate bank, or at least in a separate account; the books should be separate and the treasurer other than the Association treasurer.

For much else regarding this Fund see special leaflet on "Building Campaigns" published by the National Board.

16. Current Expenses and a Building Campaign Fund.

These must be kept absolutely distinct and separate from one another. Under no circumstances should a building campaign fund be drawn upon for current expenses.

17. "Ginger Jar" Departmental Finances have caused, and are causing confusion and heartburn, though they are fortunately becoming more and more a thing of the past, but the policy of this committee should express itself on this matter as on each of the foregoing subjects.

As the result of long experience, it is felt that there should be but one treasurer, one banking account and one set of books, covering the needs of all the departments in the Association. Ginger jar methods by which each department finances itself independently of any other and of the Association as a whole, should not be tolerated, and reference to the explanation of the budget system will make it quite evident how unnecessary and unwise such elaborations of method really are.

18. Allowance for Depreciation.

It is a good plan for Associations owning buildings to include each year in the budget an allowance for depreciation equal to 5 per cent on the original cost of the machinery and 2 per cent on the original cost of construction. This would provide a fund for the larger expenses in later years, such as renewing the roof, replacing a boiler or a pump, replacing the water and steam lines. Such a fund should not be drawn upon for ordinary repairs, it should be allowed to accumulate at interest until the large outlays become unavoidable.

19. Too Rapid Increase of Budget.

Because of the ease with which the money required is obtained through the joint campaign plan, there is need also to urge upon the local Association the **danger of too rapidly enlarging** the budget. It is certain that the wisest Associations are those most busily at work replacing campaign methods with a list of steady, staunch friends known as annual subscribers. The annual subscriber of

a reasonable sum is the hope of Association work after the first and second campaign. These campaigns cannot be repeated ad infinitum, and the sooner we recognize it, the better. We must not raise our budget beyond the ultimate possibility of the subscribers' list plus a modest endowment if we are to be on the safe ground for some years to come. It may, however, safely be asserted that there is all the money the enterprising Association needs in any town in this country at the service of the Finance Committee which has been deliberately organized along the right lines, whose objective is definite, whose work is systematized and whose every member recognizes that the Finance Committee is literally heart and lungs to the Association and that it is the most important of all the committees at work on behalf of girls. Certain finance committees are seeing the wisdom of reorganizing and developing work on carefully planned lines and the next two years will probably see a marked change in the character of our finance work and a real advance in its efficiency.

20. **The Salaried Staff** should not be expected, as a general rule, to carry responsibility for raising money. This is, and should remain, the province of the volunteer workers. The staff may, however, be called upon from time to time for co-operation in some special effort.
21. **Salaries** should always be a first charge on Association funds, for leadership is more essential than equipment.
22. **Canvasser or Collector.**

Another matter of concern when policy is being determined is the employment of a canvasser or collector. Surely the time has gone by, if it ever really existed, when the Young Women's Christian Association could be considered on the plane of having to make a door-to-door collection of small amounts at the hands of a person whose remuneration would be a percentage of the collection. Few, if any, Associations do not now realize that the Association has made for itself a special and peculiar place in the esteem and affection of the community, and that a more dignified and suitable method of financing its big community work is very generally expected of it. The policy of the wise Finance Committee will veto the em-

ployment of a canvasser or collector on a commission basis whether from door to door or not.

23. **Revenue-Producing Dormitories.**

In regard to the question of the revenue-producing dormitory as against the self-supporting boarding home for those girls who are beginning their wage-earning life, it is a fact that, in certain cities, another organization, whose present policy calls for the erection of huge revenue-producing dormitories for men, is arousing a body of criticism which would apply with tenfold force to the Young Women's Christian Associations should we follow in its footsteps. Our girls—those we ought to house—cannot afford to pay revenue-producing rates; they can barely pay self-supporting rates. We have no right to expect them to bear the expenses of our philanthropic undertakings. The public rightly expects us to provide home quarters, first of all, for the girl who has just left home, and is just beginning her wage-earning life, and who, therefore, is in the most urgent need of protection and development. Only when this has been done are we free to house others at rates which will offer revenue for the support of other types of work.

24. **Legacies.**

A decision should be made for or against the desirability of making definite efforts to secure the writing of legacies by people of means.

There are few finer or more desirable tributes possible to the value of Association work, and every possible encouragement should be given to those who can bring influence to bear. Lawyers, bankers and ministers are the men who can be most valuable to the committee in this connection. Steps should be taken, as a result of which these men will find themselves thoroughly informed and in real sympathy with our work, so that when the time comes to advise, they may do so with knowledge and enthusiasm.

25. **Legal Advice** should be taken when agreements are entered into, when the preparation or signature of documents of any kind is involved. The Association cannot afford to run the risk of placing itself in the wrong.

26. Trustees.

The province of the trustee varies in different Associations. It seems desirable that it should be confined to making investments on behalf of the Association and holding in trust funds and property as may be legal. Ascertain the law in regard to trusteeships. Verify the fact that trustees have been properly appointed, and the appointment recorded on the minutes of the Board, together with an outline of their responsibilities.

Trustees should be willing to advise when requested, but they do not control the Board's policy as outlined below:

"There shall be a Board of not less than five trustees, both men and women, chosen from members of Protestant Evangelical Churches, whose term of office shall be The president shall be ex officio a member of this Board, the first Board of trustees shall be elected by the Board of Directors. Any vacancy occurring thereafter shall be filled by the Board of trustees, by election from candidates named by the Board of Directors. Title to the real property of the Association shall be vested in the Board of trustees, and only by its authority shall debts, obligations or mortgages be made chargeable to the real property of the Association. It shall hold all trust funds and turn over to the Association the income from such funds for the purpose for which they are held."

(Suggested City Constitution.)

27. Making use of National Backing.

In certain types of finance work it will be found of great service to make plain the connection between the local Association and the National body and to give as clear an idea as possible of the scope of the National work. It will be found that in many cases National prestige will insure a far larger gift and a more lasting interest in the work. Particularly is this the case with those who can advise when legacies are being planned. The stability of the great National organization back of a local work adds strength to the appeal for large sums and argues for the permanence of the work and for the responsibility of those at the head of it.

VII. Dangers to be Avoided

1. The transfer of responsibility for policy from the Board as a whole to its Finance Committee; or, in other words, placing the control of the local Association movement in the hands of the Finance Committee by virtue of assuming that it may veto the Board's desire. The Board should be the final authority.

2. Commercialism which results from the impression still prevalent that the more nearly an Association becomes self-supporting, the more nearly ideal it is. The success and beauty of its work should rather be measured by the length of its outreach and the strength of its impact for good on behalf of girls.

3. Overloading local managerial capacity with the result that too many things are begun, too few continued and ended. Failures are hidden by new ventures, and many efforts are not carried to fruitful result. There are limits to the ability of staff and of Board and committees and there are limits to the ability of the Association.

4. Assuming that the policies of the Young Men's and Young Women's Christian Association are identical, for instance, on the question of revenue-producing dormitories, what is good for one organization is not necessarily good for the other. It is always important to advise with the Field Office before coming to a decision and thus avoid mistakes.

5. Too rapid increase of budgets because of joint campaigns. Associations need to be safeguarded against the temptation to add unduly to the budget because of the ease with which funds are obtained by the joint campaign method. There is the possibility of a single-handed slump later on.

6. Outrunning the sympathy and understanding of the community. If it is true that a secretary can only travel as far as she can carry her committee with her, it is equally true that a local Board can only develop its work as fast as it can bring it within the grasp of the community. Hence through the Publicity Committee and through its own efforts it behooves the Finance Committee to make things plain to the community.

7. The danger of the mental attitude which visualizes dollars, not girls, when membership is spoken of.

8. Neglect to develop tangible work. That the Association's results can never be fully or even approximately measured and counted is true, but policy and good sense require us to urge the development of work which is tangible in order that we may have more to show for the \$4,500,000 of running expenses in city work. The Finance Committee therefore will eagerly watch for details and statistics of that which is tangible in order to pass on the news to subscribers who make the work possible.

VIII. Miscellaneous

Endorsement and Going Surety.

Do not sign or endorse a note, or agree to be surety for any debt unless you have the authorization of the trustees and the Board behind you on the minutes or you can afford to pay the amount yourself.

Power of Attorney.

Power of attorney can only be given by authority of the Board. An unlimited power of attorney should never be given. If absolutely necessary to give one at all, give it for a definite purpose and limit the time as far as possible.

Signatures.

Do not sign any paper until you are sure you know the legal effect of it on yourself, family and the Association. Refer it to the trustees or to the Association lawyer for advice.

Correspondence.

Do not allow any Association correspondence or business papers to be destroyed.

Bonding of Employees.

It is desirable that employed officers handling funds for the large Association shall be bonded at the expense of the Association.

IX. Local Support of National Work

The following paragraphs are abstracted from the Report of the Committee on Basis for Support. This committee was appointed at the St. Paul convention from local Associations. Its report was submitted to and adopted by the Third Biennial Convention at Indianapolis in 1911. This report is an important document with which every Board and Committee member would do well to familiarize herself, as its contents will be under discussion doubtless for some years to come.

"The National Association meets only in convention. The National Board is the agent which the National Association appoints to accomplish its purposes. The Board is held responsible for doing two distinct kinds of work: extensive work—establishing Associations wherever Association activities can be carried on under conditions recognized as essential to success; and intensive work—increasing the worthfulness and efficiency of existing Associations. Three needs must continuously be taken into account in any attempt to accomplish such work: plans, leadership and support. Out of the attempt to meet these needs has developed the departmental work of the Board: the Department of Method, whose purpose is to adapt the Association to new communities and to find improved methods; the Department of Field Work, to be responsible for the application of these methods and to organize new Associations, and in doing both to see that all parts of the field receive equal consideration; the Secretarial Department, to offer training for professional leadership and thus to raise the professional standard of the supply of workers from which the field may draw; the Publication Department, to serve as a means of intercommunication for purposes of information and education, and to be an agent for general publicity; the Office Department, to act as a national clearing house for Association facts; the Foreign Department, to secure secretaries and to collect support for positions of leadership in the Association work in mission countries, and in the process of so doing to develop missionary interest in local Associations; the Department of Conferences and Conventions, to prepare for and conduct summer conferences for all sections, to supplement these with workers' institutes, and to prepare

for and manage the biennial conventions; and the Finance Department, to be responsible for securing the support of all the above.

"The National Association was created by the local Associations of which it is composed. The local Association is the unit. Every member of the eight hundred and sixty-eight* local Associations which now constitute the National Association is by virtue of this local membership also a member of the national organization. The National Association exists that the local Association may take its part in the organization of new Associations and in the improvement of the general type of Association work.

"Membership in the national organization is therefore an expression of interest on the part of the local Association in things outside as well as inside itself. It becomes an opportunity both to give and to get. For the law of the relation between giving and getting operates with institutions as well as with individuals, and may be trusted to take care that the balance will be maintained between the obligations of membership on the one side and the benefits which accrue on the other.

"The experience of the Board secured through its departments may be looked upon as so much capital upon which the local Associations may draw. The use of this capital may mean a saving in time, money, health and reputation for the local Association.

"The Committee on Basis for Support was created by the national convention of the Young Women's Christian Associations of the United States of America, held in 1909, to **report to the next convention a basis for the support of the field, the national and world's work.**

"The personnel of the committee was designed to include the president of the National Board and seven members from the field, representing different sections of the country and the various phases of Association work."

"From the field itself, the committee received the advice and assistance which led to its conclusions.

"After carefully considering the problem from the standpoint of both the local and the national work, the committee is prepared to state, as it believes, with the advice of the field, that,

*There are now [April, 1915] 1050 Associations.

"The local Associations should aim to be responsible for carrying 50 per cent of the national budget deficit.

"A contribution of 40 per cent of the receipts from membership fees may properly be expected from student Associations towards the support of the supervisory work.

"Four per cent of each city Association budget would be a proper standard for contribution."

FUTURE RESPONSIBILITY.

"The fact must not be lost sight of that even when local Associations shall be carrying 50 per cent of the budget deficit, there will be still another 50 per cent which must be secured, and in the securing of which our co-operation will be needed.

"At present two possibilities for such co-operation suggest themselves: (1) Effort to secure personal contributors for the national work; (2) Joint finance campaigns."

RECOMMENDATIONS AS VOTED BY THE INDIAN-APOLIS CONVENTION.

"I. That the local Associations aim to assume the responsibility for securing 50 per cent of the national budget deficit. (This will mean that 50 per cent of the field budgets and 50 per cent of the headquarters budget deficit will be carried by the local Associations.)

"II. That the equivalent of 4 per cent of the amount of each city Association budget be accepted as the standard for annual contribution from city Associations toward the support of the National Association.

Appreciating the difficulties which may at first attend the raising of this contribution by many Associations, your committee suggests that this standard may be reached by progressive steps, as follows:

1912.....	1 per cent.
1913.....	2 per cent.
1914.....	3 per cent.
1915.....	4 per cent.

- "III. That the standard recommended for city Associations be also accepted for extension Associations.
- "IV. That an amount equal to 40 per cent of their receipts from membership fees be accepted as the standard for contribution from student Associations.
- "V. That each Association include in its budget a definite contribution for foreign Association work, and endeavor to increase its contribution to this important work progressively.
- "VI. That Association contributions be sent to the offices of the field committees.
- "VII. That Associations and Association members cooperate with the National Association to assist in raising the remaining 50 per cent of the national budget deficit by seeking to interest persons who can make large annual contributions, by joint finance campaigns, and in other ways which may suggest themselves."

HOW THE CITY ASSOCIATION PROCEEDS TO STAND BY THESE RECOMMENDATIONS.

About two months before the end of the fiscal year, it is considered wise for each department to forecast the work it would like to do and its probable cost during the coming fiscal year, placing the expense on one side of the sheet and every penny of the receipts reasonably to be foreseen on the other side of the sheet.

These departmental budgets (including the cafeteria, the boarding home, employment bureau, educational department, and every single department in the Association) are assembled by the general secretary or the chairman of the finance committee or any other suitable person on to one large sheet of foolscap. The total anticipated cost of each department is shown on one side of the sheet, one department after another, down the page, and to these items is added the cost of the general administration of the Association. On the other side of the sheet appear the total receipts foreseen by each department and to these are added the receipts from all other non-departmental sources.

The expense side is summed up and the total is taken as the figure from which to compute the percentage agreed

upon by the Board as its contribution for that year to co-operative National work.

This contribution is noted on the **expense** side of the budget and the gross total of expense placed **below** it. The difference between the gross total on the expenditure side (which includes the item for National work) and the gross total on the receipt side is the amount which the Board agrees that it will ask the public to contribute.

It is obvious, therefore, that the work which the local Association desires to do is not hampered or limited by reason of the amount which it wishes to contribute to work of its National body. It is equally obvious that the departments are not affected as departments, but that the amount to be asked of the community is increased by the amount of the contribution to the supervisory work.

Finally, to all who would serve worthily on this most worth-while committee it may be said:

Know the Association—local and National.

Know the needs of girls.

Believe that people generally want to help, but hate an assessment.

Believe that to them a superb dividend is a fine character.

Remember that receipts equal means to the end: expenses equal greater service; and that

He gives generously who wraps the gift in sacrifice—whether of time, money or thought.

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BIBLIOGRAPHY FOR FINANCE WORK.

- Association Finance, by Blanche Geary. 35 cents.
- Publicity for the Local Association, by Helen A. Ballard,
Publicity Secretary for the National Board. 15 cents.
- Handbook of the Young Women's Christian Association
Movement. A study of the principles and practice of
the Association, and a text wherewith every finance
worker should be armed. 40 cents.
- Suggestions for the Conduct of a Building Campaign, by
Blanche Geary. 20 cents.
- Suggested Constitution for City Associations. 5 cents.

SUPPLIES FOR CITY ASSOCIATIONS.

- Finance Filing Cards, 40 cents per 100; \$3.50 per 1,000.
- Book-keeping Outfit, includes Cash Inwards Book, Cash
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FOR PERSONAL FINANCES.

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